

UNITED STATES BANKRUPTCY COURT Southern District of Texas

**Notice of
Chapter 7 Bankruptcy Case, Meeting of Creditors, & Deadlines**

A chapter 7 bankruptcy case concerning the debtor(s) listed below was filed on 7/13/09.

You may be a creditor of the debtor. **This notice lists important deadlines.** You may want to consult an attorney to protect your rights. All documents filed in the case may be inspected at the bankruptcy clerk's office at the address listed below. NOTE: The staff of the bankruptcy clerk's office cannot give legal advice.

See Reverse Side For Important Explanations

Debtor(s) (name(s) used by the debtor(s) in the last 8 years, including married, maiden, trade, and address):

Yolanda Carlette Lawson
10373 N. Sam Houston Pkwy E. # 937
Humble, TX 77396

Case Number: 09-35043	Social Security / Individual Taxpayer ID / Employer Tax ID / Other nos: xxx-xx-9830
Attorney for Debtor(s) (name and address): Russell Van Beustring Attorney at Law 9525 Katy Fwy Ste 415 Houston, TX 77024 Telephone number: 713-973-6650	Bankruptcy Trustee (name and address): Lowell T Cage Cage Hill and Niehaus LLP 5851 San Felipe Suite 950 Houston, TX 77057 Telephone number: 713-789-0500

Meeting of Creditors

Date: **August 20, 2009**

Time: **09:30 AM**

Location: **Suite 3401, 515 Rusk Ave, Houston, TX 77002**

Presumption of Abuse under 11 U.S.C. § 707(b)

See "Presumption of Abuse" on reverse side.

The presumption of abuse does not arise.

Deadlines:

Papers must be *received* by the bankruptcy clerk's office by the following deadlines:

Deadline to File a Complaint Objecting to Discharge of the Debtor or to Determine Dischargeability of Certain Debts: 10/19/09

Deadline to Object to Exemptions:

Thirty (30) days after the *conclusion* of the meeting of creditors.

Creditors May Not Take Certain Actions:

In most instances, the filing of the bankruptcy case automatically stays certain collection and other actions against the debtor and the debtor's property. Under certain circumstances, the stay may be limited to 30 days or not exist at all, although the debtor can request the court to extend or impose a stay. If you attempt to collect a debt or take other action in violation of the Bankruptcy Code, you may be penalized. Consult a lawyer to determine your rights in this case.

Please Do Not File a Proof of Claim Unless You Receive a Notice To Do So.

Creditor with a Foreign Address:

A creditor to whom this notice is sent at a foreign address should read the information under "Do Not File a Proof of Claim at This Time" on the reverse side.

Address of the Bankruptcy Clerk's Office:

United States Bankruptcy Court
PO Box 61010
Houston, TX 77208
Telephone number: (713) 250-5500

For the Court:

Clerk of the Bankruptcy Court:

Hours Open: Monday – Friday 9:00 AM – 5:00 PM

Date: 7/14/09

EXPLANATIONS**B9A (Official Form 9A) (12/07)**

Filing of Chapter 7 Bankruptcy Case	A bankruptcy case under Chapter 7 of the Bankruptcy Code (title 11, United States Code) has been filed in this court by or against the debtor(s) listed on the front side, and an order for relief has been entered.
Legal Advice	The staff of the bankruptcy clerk's office cannot give legal advice. Consult a lawyer to determine your rights in this case.
Creditors Generally May Not Take Certain Actions	Prohibited collection actions are listed in Bankruptcy Code §362. Common examples of prohibited actions include contacting the debtor by telephone, mail or otherwise to demand repayment; taking actions to collect money or obtain property from the debtor; repossessing the debtor's property; starting or continuing lawsuits or foreclosures; and garnishing or deducting from the debtor's wages. Under certain circumstances, the stay may be limited to 30 days or not exist at all, although the debtor can request the court to extend or impose a stay.
Presumption of Abuse	If the presumption of abuse arises, creditors may have the right to file a motion to dismiss the case under § 707(b) of the Bankruptcy Code. The debtor may rebut the presumption by showing special circumstances.
Meeting of Creditors	A meeting of creditors is scheduled for the date, time and location listed on the front side. <i>The debtor (both spouses in a joint case) must be present at the meeting to be questioned under oath by the trustee and by creditors.</i> Creditors are welcome to attend, but are not required to do so. The meeting may be continued and concluded at a later date without further notice.
Do Not File a Proof of Claim at This Time	There does not appear to be any property available to the trustee to pay creditors. <i>You therefore should not file a proof of claim at this time.</i> If it later appears that assets are available to pay creditors, you will be sent another notice telling you that you may file a proof of claim, and telling you the deadline for filing your proof of claim. If this notice is mailed to a creditor at a foreign address, the creditor may file a motion requesting the court to extend the deadline.
Discharge of Debts	The debtor is seeking a discharge of most debts, which may include your debt. A discharge means that you may never try to collect the debt from the debtor. If you believe that the debtor is not entitled to receive a discharge under Bankruptcy Code §727(a) or that a debt owed to you is not dischargeable under Bankruptcy Code §523(a)(2), (4), or (6), you must start a lawsuit by filing a complaint in the bankruptcy clerk's office by the "Deadline to File a Complaint Objecting to Discharge of the Debtor or to Determine Dischargeability of Certain Debts" listed on the front side. The bankruptcy clerk's office must receive the complaint and any required filing fee by that Deadline.
Exempt Property	The debtor is permitted by law to keep certain property as exempt. Exempt property will not be sold and distributed to creditors. The debtor must file a list of all property claimed as exempt. You may inspect that list at the bankruptcy clerk's office. If you believe that an exemption claimed by the debtor is not authorized by law, you may file an objection to that exemption. The bankruptcy clerk's office must receive the objections by the "Deadline to Object to Exemptions" listed on the front side.
Bankruptcy Clerk's Office	Any paper that you file in this bankruptcy case should be filed at the bankruptcy clerk's office at the address listed on the front side. You may inspect all papers filed, including the list of the debtor's property and debts and the list of the property claimed as exempt, at the bankruptcy clerk's office.
Creditor with a Foreign Address	Consult a lawyer familiar with United States bankruptcy law if you have any questions regarding your rights in this case.
Refer to Other Side for Important Deadlines and Notices	

CERTIFICATE OF NOTICE

District/off: 0541-4
Case: 09-35043

User: kchudo
Form ID: b9a

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Total Noticed: 50

Date Rcvd: Jul 14, 2009

The following entities were noticed by first class mail on Jul 16, 2009.

db +Yolanda Carlette Lawson, 10373 N. Sam Houston Pkwy E. # 937, Humble, TX 77396-4454
aty +Russell Van Beustring, Attorney at Law, 9525 Katy Fwy, Ste 415, Houston, TX 77024-1437
tr +Lowell T Cage, Cage Hill and Niehaus LLP, 5851 San Felipe, Suite 950, Houston, TX 77057-8021
ust +US Trustee, Office of the US Trustee, 515 Rusk Ave, Ste 3516, Houston, TX 77002-2604
6369777 +Ardmore Finance, 6739 Airline Drive, Houston, TX 77076-3522
6369778 +BAC Home Loans, 450 American Street, Simi Valley, CA 93065-6285
6369779 +Bally Total Fitness, 12440 E. Imperial, STE. 300, Norwalk, CA 90650-3178
6369780 +Big City Finance, 11811 North Freeway # 415, Houston, TX 77060-3287
6369787 +CMI Credit Management LP, 4200 International Pkwy, Carrollton, TX 75007-1930
6369788 CMRE Financial, 3075 E. Imperial HW, STE. 200, San Bernardino, CA 92423
6369781 +Cash America Pawn, 12825 Aldine Westfield, Houston, TX 77039-5305
6369782 +Cash Store Corporate Office, 1901 Gateway Drive, Suite 200, Irving, TX 75038-2425
6369783 Centerpoint Energy, PO Box 2628, Houston, TX 77252-2628
6369784 +Central Finance Control, PO Box 66051, Anaheim, CA 92816-6051
6369785 CitiFinancial, Bankruptcy Dept, PO Box 142229, Irving, TX 75014-2229
6369790 Conserve, 200 Cross Keys, Fairport, NY 14450
6369791 +Countrywide Home Loans, PO Box 961206, Fort Worth, TX 76161-0206
6369792 +Covington Credit, 11939 Eastex Freeway, Houston, TX 77039-6130
6369795 +Delta Credit, 2120 S. Wayside Drive, # D, Houston, TX 77023-3900
6369797 +EZ Loan, 9659 N. Sam Houston Parkway E, Humble, TX 77396-1529
6369798 +EZ Money, 2028 East St. Elmo, Austin, TX 78744-1018
6369796 +Experian Information Solutions, NCAC, 701 Experian Parkway, Allen, TX 75013-3713
6369799 +Fitness Connection, PO Box 680768, Houston, TX 77268-0768
6369800 +Harris County Credit Union, 1400 Franklin Street, Houston, TX 77002-2247
6369801 +Hermanos Loans, 2121 N. Main, Suite D, Houston, TX 77009-8085
6369802 +Houston Finance Co, Inc., 405 Main, Suite B- 101, Houston, TX 77002-1854
6369805 +Lighthouse Capital Solutions, LLC, PO Box 18022, Tampa, FL 33679-8022
6369806 +Main Finance, 64 E. Crosstimbers # A, Houston, TX 77022-6217
6369808 +NCO Financial Systems, Bankruptcy Dept., 150 Crosspoint Parkway, Getzville, NY 14068-1602
6369809 +Network Connections, 9894 Bissonnet # 650, Houston, TX 77036-8286
6369810 Nuvell Credit Company LLC, Attn Bankruptcy Dept, PO Box 130156, Roseville, MN 55113-0002
6369812 Royal Management, 25331 IH West, Suite 101, San Antonio, TX 78257
6369813 +South West Credit, 5910 W. Plano Parkway, Suite 100, Plano, TX 75093-2202
6369814 +Speedy Cash, 883 Federal Road, Suite A, Houston, TX 77015-4830
6369816 +Trans Union Consumer Solutions, PO Box 2000, Chester, PA 19022-2002
6369817 +United Collection Bureau, Inc., 5620 Southwyck Blvd., Suite 206, Toledo, OH 43614-1501
6369821 +Worth Finance, 510 S. Congress # 31, Austin, TX 78704-1716
6369820 +Worth Finance, 5186 Aldine Mail Route, Houston, TX 77039-3802

The following entities were noticed by electronic transmission on Jul 14, 2009.

6369776 +EDI: AAEO.COM Jul 14 2009 17:35:00 Aaron's, 5214 Aldine Mail Route, Houston, TX 77039-3804
6369794 +E-mail/Text: dallison@csc.com CSC Credit Services, 652 N Sam Houston Parkway East, Houston, TX 77060-5994
6369786 +EDI: CIAC.COM Jul 14 2009 17:34:00 CitiFinancial Mortgage, Bankruptcy Dept, 1111 Northpoint Drive, # 100, Coppell, TX 75019-3831
6369789 +E-mail/Text: CONNBANKRUPTCY@CONNS.COM Conn's, PO Box 2358, Beaumont, Texas 77704-2358
6369793 +E-mail/Text: CSIREQ@CREDITSYSTEMSINTL.COM Credit Systems, 1277 Country Club, Fort Worth, TX 76112-2304
6369803 +EDI: HFC.COM Jul 14 2009 17:33:00 HSBC Bank USA, N.A., Bankruptcy Dept, PO Box 2013, Buffalo, NY 14240-2013
6369804 EDI: IRS.COM Jul 14 2009 17:33:00 Internal Revenue Service, P.O. Box 21126, Philadelphia, PA 19114-0326
6369807 +EDI: MID8.COM Jul 14 2009 17:34:00 Midland Credit Management, 4310 East Broadway, Phoenix, AZ 85040-8808
6369810 EDI: GMACFS.COM Jul 14 2009 17:34:00 Nuvell Credit Company LLC, Attn Bankruptcy Dept, PO Box 130156, Roseville, MN 55113-0002
6369811 +EDI: PHINRJMA.COM Jul 14 2009 17:34:00 RJM Aquisitions, 575 Underhill BLVD., STE. 224, Syosset, NY 11791-3416
6369815 +E-mail/Text: tloans@sbcglobal.net Tiempo Loans, 2121 North Main, Suite E, Houston, TX 77009-8085
6369819 +E-mail/PDF: bk@worldacceptance.com Jul 14 2009 21:43:14 World Finance, PO Box 6429, Greenville, SC 29606-6429
6369818 +E-mail/PDF: bk@worldacceptance.com Jul 14 2009 21:44:04 World Finance, 1712 1st Street E, Suite G, Humble, TX 77338-5286

TOTAL: 13

***** BYPASSED RECIPIENTS *****

NONE.

TOTAL: 0

Addresses marked '+' were corrected by inserting the ZIP or replacing an incorrect ZIP.
USPS regulations require that automation-compatible mail display the correct ZIP.

District/off: 0541-4
Case: 09-35043

User: kchudo
Form ID: b9a

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Total Noticed: 50

Date Rcvd: Jul 14, 2009

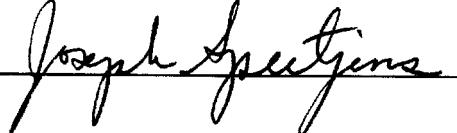
***** BYPASSED RECIPIENTS (continued) *****

I, Joseph Speetjens, declare under the penalty of perjury that I have sent the attached document to the above listed entities in the manner shown, and prepared the Certificate of Notice and that it is true and correct to the best of my information and belief.

Meeting of Creditor Notices only (Official Form 9): Pursuant to Fed. R. Bank. P. 2002(a)(1), a notice containing the complete Social Security Number (SSN) of the debtor(s) was furnished to all parties listed. This official court copy contains the redacted SSN as required by the bankruptcy rules and the Judiciary's privacy policies.

Date: Jul 16, 2009

Signature:



A handwritten signature in black ink, appearing to read "Joseph Speetjens", is written over a horizontal line. The signature is cursive and fluid.